

In re:
Sevdil Amzaji
Debtor

Case No. 19-16490-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Dec 27, 2024

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2024:

Recip ID	Recipient Name and Address
db 14456402	+ Sevdil Amzaji, 9410 Evans Street, Philadelphia, PA 19115-4315 + TD Auto Finance LLC, c/o Schiller Knapp Lefkowitz, & Hertzel LLP, 950 New Loudon Road, Latham New York 12110-2190

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 27 2024 23:44:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14419804	Email/PDF: bncnotices@becket-lee.com	Dec 27 2024 23:53:20	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14422279	+ EDI: BANKAMER2	Dec 28 2024 04:36:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14442624	+ EDI: LCIBAYLN	Dec 28 2024 04:35:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
14418265	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 27 2024 23:43:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, Rhode Island 02919
14484105	Email/Text: megan.harper@phila.gov	Dec 27 2024 23:44:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14416743	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Dec 27 2024 23:43:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14412737	Email/PDF: resurgentbknotifications@resurgent.com	Dec 27 2024 23:54:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14427906	Email/Text: Bankruptcy.Notices@pnc.com	Dec 27 2024 23:43:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
14435983	EDI: PRA.COM	Dec 28 2024 04:36:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14413691	EDI: PENNDEPTREV	Dec 28 2024 04:36:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14413691	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 27 2024 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14409345	^ MEBN	Dec 27 2024 23:37:42	Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F

District/off: 0313-2

User: admin

Page 2 of 2

Date Recd: Dec 27, 2024

Form ID: 3180W

Total Noticed: 16

14890930 + Email/Text: nsm_bk_notices@mcooper.com

Dec 27 2024 23:43:00 Rushmore Servicing, Bankruptcy Department,
P.O. Box 619096, Dallas, TX 75261-9096

14406171 + Email/Text: dht@pacollections.com

Dec 27 2024 23:44:00 UniFund CCR, LLC, c/o Demetrios H. Tsarouhias,
Esq., 21 S. 9th Street, Allentown, PA 18102-4861

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2024 at the address(es) listed below:

Name	Email Address
------	---------------

CHRISTOPHER A. DENARDO on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com

DENISE ELIZABETH CARLON on behalf of Creditor Bayview Loan Servicing LLC bkgroup@kmllawgroup.com

DENISE ELIZABETH CARLON on behalf of Creditor COMMUNITY LOAN SERVICING LLC bkgroup@kmllawgroup.com

HEATHER STACEY RILOFF on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com

JACK K. MILLER on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com

KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

MARTIN A. MOONEY on behalf of Creditor TD Auto Finance LLC Martin.Mooney@ag.ny.gov kcollins@schillerknapp.com

MATTHEW K. FISSEL on behalf of Creditor Nationstar Mortgage LLC wbefcf@brockandscott.com matthew.fissel@brockandscott.com

RONALD G. MCNEIL, Esquire on behalf of Debtor Sevdil Amzaji r.mcneil@verizon.net

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	Sevdil Amzaji	Social Security number or ITIN xxx-xx-0019
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 19-16490-amc		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sevdil Amzaji

12/26/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.